Case 16-17791-ref Doc 26 Filed 02/26/17 Entered 02/27/17 01:09:31 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Stephanie L. Stamm Debtor Case No. 16-17791-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Violet Page 1 of 1 Date Rcvd: Feb 24, 2017 Form ID: 3091 Total Noticed: 17

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 26, 2017.
                                    36 Elkins Avenue, Reading, PA 19607-2914
db
               +Stephanie L. Stamm,
                                     Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
               +FREDERICK L. REIGLE,
tr
                Reading, PA 19606-0410
               +Bureau of Audit and Enforcement,
                                                 City of Allentown,
                                                                      435 Hamilton Street,
smg
                Allentown, PA 18101-1603
               City Treasurer, Eighth and Washington Streets,
smg
                                                               Reading, PA 19601
               +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                          Allentown, PA 18101-2401
smg
               +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
sma
               +AmeriCredit Financial Services, Inc. dba GM Financ,
13823835
                                                                    P O Box 183853,
                Arlington, TX 76096-3853
              +Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
+Boscov's - Comenity, P.O. Box 659622, San Antonio, TX 78265-9622
13842783
13842784
               +Nationstar Mortgage,
                                    P.O. Box 619063,
13842786
                                                        Dallas, TX 75261-9063
13854741
               +U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096,
                Dallas TX 75261-9096
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
               aty
                Joseph T. Bambrick Jr. Esq., 529 Reading Avenue, Suite K, West Reading, PA
               +E-mail/Text: robertsl2@dnb.com Feb 25 2017 02:13:21
                                                                     Dun & Bradstreet, INC,
sma
                3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
               E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 25 2017 02:13:02
smq
                Pennsylvania Department of Revenue,
                                                     Bankruptcy Division,
                                                                            P.O. Box 280946,
                Harrisburg, PA 17128-0946
               +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 25 2017 02:13:33
                                                                                       U.S. Attorney Office,
smg
                c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
               +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 25 2017 02:13:13
                                                                                 United States Trustee,
ust
                Office of the U.S. Trustee,
                                            833 Chestnut Street,
                                                                   Suite 500,
                                                                                 Philadelphia, PA 19107-4405
               +EDI: PHINAMERI.COM Feb 25 2017 01:43:00
13842785
                                                          GM Financial,
                                                                         P.O. Box 183834,
                Arlington, TX 76096-3834
                                                                                          TOTAL: 6
           ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                     Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
aty*
              +FREDERICK L. REIGLE,
                Reading, PA 19606-0410
                                                                                          TOTALS: 0, * 1, ## 0
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Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor U.S. Bank National Association et al... bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com

JOSEPH T. BAMBRICK, JR. on behalf of Debtor Stephanie L. Stamm NO1JTB@juno.com

KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC et al... pa-bk@logs.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

Case 16-17791-ref Doc 26 Filed 02/26/17 Entered 02/27/17 01:09:31 Desc Imaged

nformation to identify the case:						
Debtor 1	Stephanie	L. Stamm			Social Security number or ITIN	xxx-xx-8189
	First Name	Middle Name	Last Name	-	EIN	
Debtor 2				-	Social Security number or ITIN	
(Spouse, if filing)	First Name	Middle Name	Last Name		EIN	
United States Bankruptcy Court			Date case filed for chapter 13	11/7/16		
Case number: 16	5-17791-ref					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Stephanie L. Stamm	
2.	All other names used in the last 8 years		
3.	Address	36 Elkins Avenue Reading, PA 19607	
4.	Debtor's attorney Name and address	JOSEPH T. BAMBRICK JR. Joseph T. Bambrick Jr. Esq. 529 Reading Avenue, Suite K West Reading, PA 19611	Contact phone (610) 372–6400 Email: <u>NO1JTB@juno.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (610)2085040 Date: 2/24/17

For more information, see page 2

Debtor Stephanie L. Stamm

Case number 16–17791–ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 21, 2017 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 5/20/17		
		Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof claim:			
		If you do not file a proof of claim by the deadline, you might not a proof of claim even if your claim is listed in the schedules the Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed.	rat the debtor filed. f whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain. ay surrender important nonmonetary rights, Filing deadline: 30 days after the conclusion of the		
9.	Filing of plan	may file an objection. The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 4/27/17 at 09:00 AM, Location: Courtroom 1, Third Floor, T	\$418.64 per month for 60 months. The hearing on		
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign add extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.			
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12	Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property cla exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you bel the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline				
13	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or pa a debt. However, unless the court orders otherwise, the debts will not be discharged until all pays under the plan are made. A discharge means that creditors may never try to collect the debt from debtors personally except as provided in the plan. If you want to have a particular debt excepted discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in a bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f), you must file a motion.				